

**United States Bankruptcy Court**

Western District of Missouri

**Case No. 09-44042-drd7**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sean LeRoy Eppenauer  
705 N. Central Ave.  
Locust, NC 28097

Mary Nell Eppenauer  
705 N. Central Ave.  
Locust, NC 28097

Social Security / Individual Taxpayer ID No.:

xxx-xx-7072

xxx-xx-3728

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/24/11

Dennis R. Dow  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Service Page 3 of 4

United States Bankruptcy Court  
Western District of MissouriIn re:  
Sean LeRoy Eppenauer  
Mary Nell Eppenauer  
DebtorsCase No. 09-44042-drd  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0866-4

User: lauderdm  
Form ID: b18Page 1 of 2  
Total Noticed: 21

Date Rcvd: Mar 24, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2011.

db/jdb +Sean LeRoy Eppenauer, Mary Nell Eppenauer, 705 N. Central Ave., Locust, NC 28097-7134  
 13130588 +Aqua Finance Inc, 1 Corporate Cove, Wausau WI 54401-1722  
 13157713 Dell Financial Services L.L.C., c/o Resurgent Capital Services, PO Box 10390,  
 Greenville, SC 29603-0390  
 13147550 ++FORD MOTOR CREDIT COMPANY, PO BOX 6275, DEARBORN MI 48121-6275  
 (address filed with court: Ford Motor Credit Company LLC, Dept 55953, P O Box 55000,  
 Detroit MI 48225-0953)  
 13183150 +Ford Motor Credit Company LLC, 701 Market Street Suite 1210, Saint Louis MO 63101-1858  
 13221562 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., PO Box 12914,  
 NORFOLK VA 23541-0914  
 13130595 +Sallie Mae, 1002 Arthur Dr, Lynn Haven FL 32444-1683  
 13155879 Sallie Mae Inc. on behalf of, Texas Guaranteed Student Loan Corp., TGSLC, P.O. Box 83100,  
 Round Rock, TX 78683-3100  
 13130596 +Universal Mtg Corp/wi, 744 N. 4th Street, Milwaukee WI 53203-2112

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

+EDI: BJESTANTON.COM Mar 24 2011 20:18:00 Janice E. Stanton, 104 W. 9th Street - Suite 303,  
 Kansas City, MO 64105-1718  
 smg E-mail/Text: ecfnotices@dor.mo.gov Mar 24 2011 20:23:08 Missouri Department of Revenue,  
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
 13130589 EDI: CAPITALONE.COM Mar 24 2011 20:18:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,  
 Po Box 5155, Norcross GA 30091-0000  
 13253482 EDI: CAPITALONE.COM Mar 24 2011 20:18:00 CAPITAL ONE BANK (USA), N.A.,  
 C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091  
 13130590 +EDI: RCSDELL.COM Mar 24 2011 20:18:00 Dell Financial Services, Attn: Bankruptcy Dept.,  
 12234 North Ih 35, Austin TX 78753-1724  
 13130591 +EDI: HFC.COM Mar 24 2011 20:18:00 Direct Merchants Bank, Card Member Services - GSC,  
 Po Box 5246, Carol Stream IL 60197-5246  
 13245277 +EDI: ECMC.COM Mar 24 2011 20:18:00 ECMC, P.O Box 75906, St. Paul, MN 55175-0906  
 13130592 EDI: FORD.COM Mar 24 2011 20:18:00 Ford Motor Credit Corporation,  
 National Bankruptcy Center, Po Box 537901, Livonia MI 48153-0000  
 13130594 EDI: HFC.COM Mar 24 2011 20:18:00 Hsbc/rs, Hsbc Retail Services Attn: Bankruptcy,  
 Po Box 15522, Wilmington DE 19850-0000  
 13130593 +EDI: HFC.COM Mar 24 2011 20:18:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253,  
 Carol Stream IL 60197-5253  
 13296307 +E-mail/Text: ecfnotices@dor.mo.gov Mar 24 2011 20:23:08 Missouri Department of Revenue,  
 PO Box 475, Jefferson City, MO 65105-0475  
 13221562 +EDI: PRA.COM Mar 24 2011 20:18:00 PRA Receivables Management, LLC,  
 As Agent Of Portfolio Recovery Assocs., PO Box 12914, NORFOLK VA 23541-0914  
 13186284 EDI: RECOVERYCORP.COM Mar 24 2011 20:18:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13130595 +EDI: SALMAESERVICING.COM Mar 24 2011 20:18:00 Sallie Mae, 1002 Arthur Dr,  
 Lynn Haven FL 32444-1683

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +ECMC, P.O. Box 75906, St. Paul, MN 55175-0906  
 cr\* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0866-4

User: lauderdm  
Form ID: b18

Page 2 of 2  
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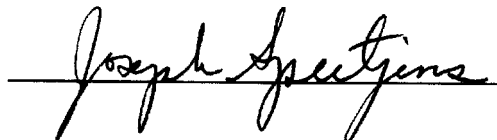
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.